

(III) A CERTIFIED PUBLIC ACCOUNTANT;

(IV) A ~~BANK, SAVINGS AND LOAN, CREDIT UNION, OR TRUST COMPANY~~ BANKING INSTITUTION, OTHER-STATE BANK, NATIONAL BANKING ASSOCIATION, CREDIT UNION, OR SAVINGS AND LOAN ASSOCIATION;

(V) A PERSON THAT:

1. PROVIDES BILL PAYER SERVICES, AS DEFINED IN § 12-401 OF THIS TITLE;

2. DOES NOT INITIATE ANY CONTRACT WITH INDIVIDUAL CREDITORS OF THE DEBTOR TO COMPROMISE A DEBT OR ARRANGE A NEW PAYMENT SCHEDULE; AND

3. DOES NOT PROVIDE ANY DEBT COUNSELING SERVICES;

(VI) A PERSON THAT PROVIDES ACCELERATED MORTGAGE PAYMENT SERVICES, AS DEFINED IN § 12-401 OF THIS TITLE;

(VII) AN APPROVED SERVICER, AS DEFINED IN § 11-522 OF THIS ARTICLE;

~~(VIII)~~ (VIII) A TITLE INSURER, TITLE INSURANCE AGENCY, OR ABSTRACT COMPANY; OR

~~(IX)~~ (IX) A JUDICIAL OFFICER OR A PERSON ACTING UNDER A COURT ORDER;

(2) A PERSON WHILE PERFORMING SERVICES INCIDENTAL TO THE DISSOLUTION, WINDING UP, OR LIQUIDATION OF A PARTNERSHIP, CORPORATION, OR OTHER BUSINESS ENTERPRISE; OR

(3) A TRADE OR MERCANTILE ASSOCIATION ACTING IN THE COURSE OF ARRANGING THE ADJUSTMENT OF DEBTS WITH A BUSINESS ESTABLISHMENT; OR

(4) A MORTGAGE LENDER, AS DEFINED IN § 11-501 OF THIS ARTICLE, THAT:

(I) IS LICENSED BY THE COMMISSIONER; AND

(II) DOES NOT RECEIVE FUNDS FROM A CONSUMER FOR THE PURPOSE OF DISTRIBUTING THE FUNDS AMONG THE CONSUMER'S CREDITORS IN FULL OR PARTIAL PAYMENT OF THE CONSUMER'S DEBTS.

12-903.

TO CARRY OUT THE PROVISIONS OF THIS SUBTITLE, THE COMMISSIONER MAY:

(1) ADOPT RULES AND REGULATIONS;

(2) ENTER INTO COOPERATIVE AND INFORMATION SHARING AGREEMENTS WITH ANY OTHER FEDERAL OR STATE AGENCIES HAVING SUPERVISORY RESPONSIBILITY OVER DEBT MANAGEMENT SERVICES BUSINESSES; AND